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## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Delaware Limited Liability Company

In Re:

Lori K. Valentine,

Debtor.

Order Filed on August 20, 2019

Order Filed on August 2 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 19-16657 ABA

Adv. No.:

Hearing Date: 6/12/19 @10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

## ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED** 

**DATED: August 20, 2019** 

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court Page 2

Debtor: Lori K. Valentine Case No.: 19-16657 ABA

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

**DEBTOR'S CHAPTER 13 PLAN** 

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Attorneys for Bayview Loan Servicing, LLC, a Delaware Limited Liability Company, holder of a mortgage on real property located at 52 Indian Trail Road, Cape May Court House, NJ, 08210, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, Lori K. Valentine, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by 10/30/19, or as may be extended by an application to extend the loss mitigation period; and

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make post-petition payments outside of the plan in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It **ORDERED**, **ADJUDGED** and **DECREED** that the trustee is not to pay the arrears per the plan while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** the Secured Creditor does not waive its rights to the pre-petition arrears or the difference between the regular post-petition payment and the loss mitigation payment, or any other post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.